

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHARISSA A STIEFVATER

Debtor(s)

Case No. 18-26902

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/29/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A/R Concepts	Unsecured	200.00	NA	NA	0.00	0.00
ADTALEM GLOBAL EDUCATION	Unsecured	2,500.00	2,297.70	2,297.70	0.00	0.00
AMERICRED	Unsecured	425.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	22.65	22.65	0.00	0.00
CAINE & WEINER	Unsecured	275.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,206.00	1,206.01	1,206.01	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	78.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	606.00	NA	NA	0.00	0.00
ERIC STIEFVATER	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	606.37	606.37	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	350.00	NA	NA	0.00	0.00
MID AMERICA BANK & TRUST	Unsecured	503.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	25.00	NA	NA	0.00	0.00
NELNET	Unsecured	48,069.00	89,269.48	89,269.48	0.00	0.00
NORDSTROM	Unsecured	1,500.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Unsecured	2,203.00	2,303.52	2,303.52	0.00	0.00
PNC MORTGAGE	Unsecured	5,000.00	NA	NA	0.00	0.00
PNC MORTGAGE	Secured	NA	1,362.11	1,362.11	0.00	0.00
PNC MORTGAGE	Secured	225,000.00	228,246.51	229,608.62	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	618.00	618.45	618.45	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	12,124.00	16,199.32	16,199.32	0.00	0.00
SANTANDER CONSUMER USA	Secured	20,000.00	15,600.00	15,600.00	0.00	0.00
SHORT TERM LOANS LLC	Unsecured	NA	1,216.38	1,216.38	0.00	0.00
SYNCHRONY BANK	Unsecured	776.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	40,932.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORATION	Unsecured	596.00	610.41	610.41	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$229,608.62	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,600.00	\$0.00	\$0.00
All Other Secured	\$1,362.11	\$0.00	\$0.00
TOTAL SECURED:	\$246,570.73	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$114,350.29	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$0.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
TOTAL DISBURSEMENTS :			<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/04/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.